

Third, this bill basically covers preventive services. We all know the story: Get in and see a doctor for a colonoscopy or a mammogram. Early detection and treatment is money saved and lives saved. We extended preventive care under Medicare. For 1.3 million Medicare recipients in Illinois—just in my State, 1.3 million; more in the Presiding Officer's State—they have preventive care now that they didn't have before. It means they are likely to stay healthy longer and cost less to our health care system. This is another aspect they want to repeal, those who are running against the affordable care act, running against the health care bill President Obama has pushed for.

There is also a provision which says insurance companies have to spend 80 percent of the premiums they collect—80 percent—on actual medical care. They can take 20 percent for profits and administrative costs and the like but 80 percent on actual medical care. The State of Minnesota already had that on the books, and it worked. So we said let's do it nationwide so if premiums go up, it is to reimburse health care—not to take out in profits, not to take it out in bonuses, not to spend on an advertising budget for an insurance company. That is a big change. The insurance companies hate it like the devil hates holy water, and the Republican Presidential candidates want to repeal it. I think it is a sensible change to ensure coverage and one that we ought to protect, not prohibit.

There are other provisions in this law as well, but one that affects me personally and has affected, I am sure, thousands of Americans is the question of preexisting conditions. Do you have one? A lot of people do. A lot of people don't even know they have one. Sometimes insurance companies dream them up. They would deny coverage for health insurance if somebody had—get ready—acne, a preexisting condition so no coverage. If there is a history of suicide in a family, they would deny them health care coverage, preexisting condition.

Let me just say to every parent listening: Thank the Lord if your child doesn't have asthma, diabetes, or something more serious because until the affordable care act was passed, that was enough to disqualify your child and maybe your family from health insurance coverage. Oh, they can't wait to repeal that. They say: Let's repeal ObamaCare. Let's get rid of that preexisting condition provision, and let those insurance companies deny coverage.

America, is that what you want? Is that what you are looking for? Is that too much government to say to insurance companies: You can't deny children under the age of 18 health insurance coverage if they are victims of diabetes, if they have had a bout with cancer, if they have asthma? Oh, some of these folks are for the Wild West: Get government out of my life.

I will tell my colleagues this: We know sensible regulation of insurance coverage gives people peace of mind and gives families a chance to know their child with a challenge or a problem is still going to get the very best medical care.

There is something called lifetime limits, which is another change. You go to the doctor, and the doctor says: Well, sorry to tell you, but you have been diagnosed with a form of cancer. We can treat it. It is going to take aggressive chemo, radiation, maybe even surgery. It is going to take some time, and it is going to cost some money, but at the end of the day we are going to save your life, and you are going to live. You are going to live to see your daughter's wedding, and you are going to live to see your grandchildren.

Then you get into it. You say: I am determined, my family is with me. I am going to pray for it and get the right outcome.

Guess what happens. It turns out the cost blows the lid off your health insurance coverage. You had a lifetime limit on how much they would pay, which you never thought you would use until that diagnosis came down. So now we have basically said we are removing lifetime limits on health care. That is part of ObamaCare. That is part of the affordable care act.

So I say to my Republican friends and those running for President: You want to go to the American Cancer Society and enter into a debate with them about whether lifetime limits are the right thing to do? They are going to explain to you thousands and thousands of American examples of why people with lifetime limits end up in a tragic situation where they need more coverage, they need more care. Their lives can be saved, but their health care coverage is cut off. That was the old days. That was before the affordable care act.

So those who want to repeal it stand up and get cheering crowds. In those cheering crowds are cancer patients. They ought to stop and think before they start cheering and know what they are cheering for.

The affordable care act is a sensible, reasonable step in a direction toward containing health care costs and making health care insurance coverage fairer for Americans all across our Nation.

Is it a perfect law? Of course not. As I have said many times, the only perfect law I am aware of was carried down a mountain on clay tablets by Senator Moses. Ever since, we have done our best. We can always do better, and I am open to change, I am open to improvement. But for those who want to walk away from the affordable care act, listen to what they are walking away from.

They are imposing a \$1,000 premium on families to pay for the uninsured who will not accept their personal responsibility to buy health insurance. They are walking away from helping

seniors pay for their Medicare prescription drugs. They are turning their back on families with young children fresh out of college looking for jobs, with no health insurance coverage. They are inviting the insurance companies to once again turn down your child and your family because of a preexisting condition. They are saying, once again: Let's get into the world of lifetime limits on insurance no matter how much health care costs.

That is their idea of a future—not mine, not my family's. I have lived through part of this. Many others have as well. So when you hear their cheering crowds about repealing the affordable care act, hoping the Supreme Court finds some aspect unconstitutional, step back and ask those cheering crowds about their own health insurance.

The last thing I want to say is this. It is interesting that Senators are debating this. You ought to see our health insurance. You ought to see what we have as Members of Congress. We have the Federal Employees Health Benefits Program. Guess what. It is a government-administered program. Oh, my goodness. You mean Republican Senators are part of a government-administered health care program? Yes. And you mean to tell me they have to deal with an insurance exchange? Yes. That is what the Federal Employees Health Benefits Program is.

Eight million Federal employees and their families choose once a year—in my case from nine different plans that cover Illinois. We like our coverage in my family. Federal employees like their coverage. Senators like their coverage. But when it comes to extending this same benefit to every other American, oh, what a horror story; that is too much government. Really? If you are a person of principle and believe a government-administered health care plan is too much government, step up here in the well and tell people: I am giving up my Federal health insurance. I have not heard a single Republican Senator say that—not one. So let's find out. When we come down to the question about health care insurance for all Americans, I think they deserve at least the kind of coverage that Members of Congress have.

Madam President, I yield the floor.

RECOGNITION OF THE MINORITY LEADER

The ACTING PRESIDENT pro tempore. The Republican leader is recognized.

JOBS ACT

Mr. MCCONNELL. Madam President, for the past several months, I and others have been calling on the Democratic majority here in the Senate to take up and pass the various bipartisan jobs bills that House Republicans have been sending across the dome. These bills on their own certainly will not